Certificate Number: 16339-PAE-DE-038996041

Bankruptcy Case Number: 24-13578



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 23, 2024, at 8:45 o'clock PM EDT, Ross Shelter completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 23, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>